

Information to identify the case:

Debtor 1	Valerie L. Montalvo	Social Security number or ITIN xxx-xx-1813
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-19939-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Valerie L. Montalvo

8/17/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Valerie L. Montalvo
 Debtor

Case No. 18-19939-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db	+Valerie L. Montalvo, 48 Linden Avenue, Bloomfield, NJ 07003-2307
cr	+American Honda Finance Corporation d/b/a Acura Fin, P.O. Box 168088, Irving, TX 75016-8088
517532944	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808)
517532943	Acs/slm Trust, C/o Acs, Utica, NY 13501
517532946	+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
517532955	+Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517532956	+Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
517532965	+Wf/bobs Fn, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:26 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517532945	+EDI: AMEREXPR.COM Aug 18 2018 03:43:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517532947	EDI: CAPITALONE.COM Aug 18 2018 03:43:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
517532948	+EDI: CHASE.COM Aug 18 2018 03:43:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517532949	+EDI: WFNNB.COM Aug 18 2018 03:43:00 Comenity Bank/mandee, Po Box 182789, Columbus, OH 43218-2789
517532950	+EDI: WFNNB.COM Aug 18 2018 03:43:00 Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
517532951	+EDI: RCSFNBMARIN.COM Aug 18 2018 03:43:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517532952	+E-mail/Text: electronicbkydocs@nelnet.net Aug 18 2018 00:16:28 Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
517532953	+EDI: TSYS2.COM Aug 18 2018 03:43:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
517532954	+EDI: CBSKOHLS.COM Aug 18 2018 03:43:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517532957	+EDI: RMSC.COM Aug 18 2018 03:43:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
517532958	+EDI: RMSC.COM Aug 18 2018 03:43:00 Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517532959	+EDI: RMSC.COM Aug 18 2018 03:43:00 Syncb/tjx, Po Box 965015, Orlando, FL 32896-5015
517532960	+EDI: RMSC.COM Aug 18 2018 03:43:00 Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
517532961	+EDI: RMSC.COM Aug 18 2018 03:43:00 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
517532962	+EDI: TFSR.COM Aug 18 2018 03:43:00 Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
517532963	+EDI: WFFC.COM Aug 18 2018 03:43:00 Wf Efs, Po Box 84712, Sioux Falls, SD 57118-4712
517532964	+EDI: WFFC.COM Aug 18 2018 03:43:00 Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Aug 17, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Franklin G. Soto on behalf of Debtor Valerie L. Montalvo yesenia@bsgslaw.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation d/b/a Acura Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6